

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION – DETROIT**

In re:

Chapter 7

Nephus Gayden, III and
Valvetta Gayden

Case No. 20-49828

Judge: Maria L. Oxholm

Debtor(s). _____/

**AFFIDAVIT OF SPECIAL CIRCUMSTANCES REGARDING
CHAPTER 7 MEANS TEST**

I, Nephus Gayden, III, declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge, information, and belief:

1. My name is Nephus Gayden, III, and I reside at 26358 Buster Dr., Warren, MI 48091.
2. I am over 18 years of age, of sound mind, and qualified and competent in all respects to make this affidavit.
3. On September 17, 2020 I filed a voluntary petition for relief under Chapter 7 of the Bankruptcy Code jointly with my wife, Valvetta Gayden.
4. I am employed at Stericycle Inc., where over the past 6 months; I have earned \$1,629.08 gross per month from employment and \$2,565.33 in unemployment benefits.
5. However, due to Covid-19 my unemployment benefits have been inflated over the past 6 months as a result of the federal supplement to my unemployment benefits of \$600.00 per week.
6. The inflated unemployment benefits has caused my Means Test Income to increase by approximately \$1,600.00 per month.
7. Due to the inflated income and unemployment income the Chapter 7 Means Test is showing Disposable Monthly Income of \$1,237.62 and DMI over abuse by \$1,010.12. However, when my unemployment benefits cease, my

DMI is reduced to -\$362.38 on average per month and there is no abuse of the Chapter 7 Means Test.

8. In light of the special circumstances described above, I will not have sufficient disposable income to repay my creditors as evidenced by Schedule J of my expenses.

October 7, 2020
Date

/s/ Nephus Gayden, III
Nephus Gayden, III